

# Our Savings Rates

Effective from 1<sup>st</sup> December 2024

Accounts available	Rate from 1st Dec 2024 %	Rate until 1st Dec 2024 %
<b>Tax Free Accounts</b>	Tax-Free <sup>1</sup> / AER <sup>3</sup>	Tax-Free <sup>1</sup> / AER <sup>3</sup>
90 Day Notice ISA	4.00	4.10
Easy Access ISA	3.15	3.35
Regular Saver ISA		
<b>With bonus</b>		
£0-£24,999	3.80	4.00
£25,000+	3.15*	3.35*
<b>Without bonus</b>	3.15	3.35
<b>Non - Personal Accounts</b>	Gross <sup>2</sup> / AER <sup>3</sup>	Gross <sup>2</sup> / AER <sup>3</sup>
Charities Clubs & Associations	2.00	2.15
35 Day Notice Charity Account	3.00	3.15
35 Day Notice Business Account	2.75	3.00
Client Account (Non-Designated)	2.91 <sup>(2)</sup> 2.95 <sup>(3)</sup>	3.06 <sup>(2)</sup> 3.10 <sup>(3)</sup>
Interest paid monthly		
<b>Personal Accounts</b>	Gross <sup>2</sup> / AER <sup>3</sup>	Gross <sup>2</sup> / AER <sup>3</sup>
Easy Access	2.65	2.90
Online Regular Saver	6.50	6.50
Young Saver Easy Access	3.60	3.85

Effective from 1st January 2025

	Rate from 1st Jan 2025 %	Rate until 1st Jan 2025 %
<b>Personal Accounts</b>	Gross <sup>2</sup> / AER <sup>3</sup>	Gross <sup>2</sup> / AER <sup>3</sup>
35 Day Notice	3.75	3.95

All accounts receive interest annually on 31<sup>st</sup> March unless stated otherwise.

The Instant Access transactional account does not receive a rate of interest.

Accounts no longer available	Rate from 1st Dec 2024 %	Rate until 1st Dec 2024 %
<b>Personal Accounts</b>	Gross <sup>2</sup> / AER <sup>3</sup>	Gross <sup>2</sup> / AER <sup>3</sup>
60 Day Direct	3.65	3.90
Easy Access Direct	2.55	2.80
Regular Saver Reward		
<b>With bonus</b>		
£0-£24,999	3.35	3.60
£25,000+	2.65*	2.90*
<b>Without bonus</b>	2.65	2.90
Advantage/Sure Start	3.57 <sup>(2)</sup>	3.81 <sup>(2)</sup>
Interest paid twice yearly: 31 Dec & 30 Jun	3.60 <sup>(3)</sup>	3.85 <sup>(3)</sup>
<b>Tax Free Accounts</b>	Tax-Free <sup>1</sup> / AER <sup>3</sup>	Tax-Free <sup>1</sup> / AER <sup>3</sup>
Help to Buy ISA	3.80	4.00
<b>Non - Personal Accounts</b>	Gross <sup>2</sup> / AER <sup>3</sup>	Gross <sup>2</sup> / AER <sup>3</sup>
Business/Limited Co Reserve	1.75	1.95
Company Deposit	1.75	1.95
Property Lettings and Management Agents	2.95	3.10
Solicitor Client Deposit Account	2.95	3.10
Solicitor Will Trust Account	2.95	3.10

## Definitions

<sup>1</sup>Tax-Free means that interest is not subject to income tax.

<sup>2</sup>Gross Rate is the interest rate without tax deducted.

<sup>3</sup>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

\* Payable on the balance above £25,000

\*\*Subject to availability – may be withdrawn at short notice



Protected

Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475).

We are also a participant in the Financial Services Compensation Scheme (FSCS). Details of the scheme can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk)